

account 50 temporarily, after checking the contents of goods (Step 106). The vender 13 who got to know this release becomes possible [moving the amount of money in the account 50 to one's account temporarily, and receiving payment] (Step 107). After this processing, the account 50 becomes invalid and the amount of money beyond it does not move it temporarily.

[0025]Drawing 4 is a flow chart which shows the flow of processing from creation of the account 50 to disappearance temporarily. Locke of user side Locke 51 by the user 11 is performed after creation (Step 111) of the account 50 temporarily (Step 112). The payment (Step 113) by the user 11, or after there is usually amount-of-money movement from an account, the notice of the account 50 is made to the vender 13 temporarily (Step 114). The vender 13 acts as Locke of vender side Locke 52 of the account 50 temporarily (Step 115), and the amount-of-money check by the vender 13 is performed (Step 116). Here, it may constitute so that it may act as Locke of vender side Locke 52 after performing an amount-of-money check. When it is judged whether there is any required amount of money or there is nothing (Step 117) and there is no required amount of money in the account 50 temporarily, dealings are failing (Step 118) and the notice to the user 11 is performed, and it returns to Step 113 and waits for the payment by the user 11. Dispatch of goods is performed by the vender 13 when there is the required amount of money (Step 119). Dealings are failing when it cannot be convinced to (Step 120) and goods by the goods check by the user 11 (Step 121). When it can be convinced to goods, Locke of user side Locke 51 of the account 50 is canceled by the user 11 temporarily (Step 122). Pulling down by the vender 13 becomes possible (Step 123), and the amount of money is moved to the vender's 13 usual account, etc. by this lock release from the account 50 temporarily. Then, the account 50 finishes the role and disappears temporarily (Step 124).

[0026]Drawing 5 is the flow chart which showed the processing to the move demand of the amount of money in the account 50 temporarily. When there is a move demand of the amount of money in the account 50 temporarily (Step 131), Locke's existence by others is judged (Step 132). That is, for the vender 13, if user side Locke 51 is not canceled, the amount of money is unmovable, and if vender side Locke 52 is not canceled, the amount of money is unmovable for the user 11. When Locke by these others has, movement goes wrong (Step 133), and movement is successful when there is not Locke by others (Step 134). With the function of the account 50, safe Electronic Commerce Technology Division which held guarantee money by the user 11 and vender 13 side becomes possible by this embodiment such temporarily.

[0027]Next, processing of this system is explained using the example of a concrete output picture using drawing 6 - drawing 10. These output pictures can be displayed on the displaying means of the user 11, the vender's 13 display, etc. Drawing 6 is a figure showing an example of the login screen to Internet banking. Here, the state where the user 11 accessed Internet banking by the financial institution 12 called a TRL bank, and the login screen was displayed is shown. The user 11 who wants login enters the user ID 61 and the password 62 which are registered as Internet banking of the financial institution 12, and operates the login key 63.

[0028]Drawing 7 is a figure showing an example of a screen when login is successful. here the user ID display 64 in which it succeeded is made, and he is the user 11 -- " -- the account

aggregation 65 which Mr. Mizuta" holds at present is displayed. Here, in wishing creation of the account 50 temporarily, it selects the account creation menu 66 from the menus in the lower berth temporarily. It becomes possible to direct creation of the account 50 to the financial institution 12 by this operation temporarily.

[0029]Drawing 8 is a figure showing the screen for account 50 creation temporarily. Here, the user 11 inputs the input and the amount of money 69 of payment of ID(payment place ID) 68 of the vender 13 who is a partner who remits. And the account 50 can be created by clicking the creation key 70 temporarily.

[0030]Drawing 9 is the figure which displayed the state of the account 50 temporarily which was created. Here, the number 71 of the account 50, the condition 73 of the user 11 who the balance 72 is displayed and is a transaction target, and the vender's 13 condition 74 are displayed temporarily. The state of the account 50 can be displayed temporarily [this] at both the users' 11 terminal, and the terminal by the side of the vender 13. In the state of [73] this user 11, user side Locke 51 is in a locked position, and vender side Locke 52 shows the state where it is not locked. By checking this state, a transaction target becomes possible [recognizing the state of the account 50 one by one temporarily]. Here, the user 11 and the vender 13 who are transaction targets can specify payment, payment, Locke, and unlocking out of the menu 75 of a bottom of screen. for example, the user 11 -- -- when Mr. Mizuta" wants to cancel his user side Locke 51, it becomes possible by clicking unlocking of this menu 75 to carry out lock release of user side Locke 51 of the account 50 temporarily. If Locke of the menu 75 is clicked in "IBM (IBM Japan)" which is a transaction target, it will become possible to act as Locke of vender side Locke 52 of the account 50 temporarily.

[0031]Drawing 10 is a figure showing an account aggregation screen when the account 50 is created temporarily. Differing from drawing 7 are the point that the contents of the account 50 are displayed on the account column 76 temporarily, and the point that only the frames which the balance display of the account column 77 moved to the account temporarily are usually decreasing in number. With the screen of this account aggregation, the user 11 becomes possible [the check of the contents in the whole account, and performing content confirmation of the account 50 temporarily].

[0032]Next, the contents of the database held in the financial institution 12 which showed drawing 2 are explained. Drawing 11 is a figure for explaining the data storage state about the account 50 temporarily in the account aggregation storage part 22 shown in drawing 2. In the account aggregation storage part 22, the contents about the account 50 are held by the data row as shown in a figure temporarily. To each of the account 50 temporarily which is an identification code temporarily An account code (Account_Code), The user's 1 ID (user 11:User1_ID which is a buyer), the user's 2 ID (vender 13:User2_ID which is a seller), The item of the locked position (User1_Lock and User2_Lock) of an account balance (Amount), the user 1, and the user 2 is held.

[0033]For example, when the entry of eyes is most loaded to an object called ta, the member variable, int ta.Account_Code = 100String ta.User1_ID = "Mizuta"String ta.User2_ID =

"IBM" int ta.Amount = 10500 int ta.User1_Lock = 1 int ta.User2_Lock = it is set to 0. This Account_Code has given the code (Code) which the financial institution 12 does not overlap temporarily at the time of creation of the account 50, but can specify an account uniquely. User1_ID is a maker's ID and sets up User2_ID and the account balance (Amount) which the maker directed. Lock (Lock) serves as a default at the time of creation (the lock of validity [the lock of User1] and User2 is invalid).

[0034] When other users' lock is invalidity (0), the user of the account 50 can pull out that balance and can move to his accounts of other temporarily [this] (or encashment). Since it is User2_Lock = 0 in this example, "Mizuta" which is User1 can pull out the balance of 10500 yen. However, User1_Lock = since it is 1, "IBM" which is User2 cannot pull out. As mentioned above, the user can change the lock (Lock) corresponding to himself freely. For example, when User1 directs lock release, ta.User1_Lock is changed into 0 from 1.

[0035] It is also possible to lock only the amount of money of a certain rate in the account 50 temporarily by allowing to take the arbitrary real numbers of 0 to 1 for User1_Lock and User2_Lock in addition to 0 and 1 as other examples of this data format, for example. In this case, the account 50 does not disappear for every dealings temporarily, but when the amount of money of the account 50 is lost temporarily, it will disappear. The concerned user is extended to three or more persons, and it is also possible temporarily to make the pulling-down conditions from the account 50 into the conditions by the logical operation (for example, logical product) of all the members other than oneself or a certain group's locked position. Although explanation to the above-mentioned explained the case where the account 50 was created by the user 11 temporarily, it is also possible to constitute so that the account 50 may be created from the vender 13 temporarily and the user 11 may be made to pay in to the account 50 temporarily [the].

[0036] As mentioned above, as explained in full detail, according to this embodiment, as one of the functions of an on-line bank, When the account 50 is made temporarily which is an account only for payment of a certain shopping and the user 11 who is a buyer, and the vender 13 who is sellers apply Locke (user side Locke 51 and vender side Locke 52) mutually, the safe thing in which guarantee money exists and for which it pays and a means is provided becomes possible. Since the user 11 can hold locked [what is necessary been just to have removed user side Locke 51 only after checking goods, and] when not pleasing, he is safe. On the other hand, in the vender 13, guarantee money can be secured to the account 50 by vender side Locke 52 temporarily, what is necessary is just to ship goods after reservation, and it becomes possible to make a safe sale. If it constitutes so that the account 50 may be formed in the financial institutions 12, such as a reliable bank, temporarily, the safety can be increased further. In the financial institution 12, when creating the account 50 temporarily [this], a commission is lengthened from the user's 11 usual account, for example, Or if it constitutes so that a commission may be lengthened when cash moves by vender 13 grade, it will become possible to secure a commission income also as the financial institution 12 which provides this embodiment. Although this embodiment explained the case where there was a dealing relation of goods by

Hazama, the user 11 and the vender 13, if it sees from a viewpoint of the guarantee money reservation with high safety, this inventions, such as mere transfer, a loan, etc., can be applied, for example, also when there is no such dealing relation.

[0037]

[Effect of the Invention]As mentioned above, as explained, according to this invention, it becomes possible to build the remittance system which those who think of it as those who pay prescribed amount of money can use in comfort by time and effort equivalent to on-line transfer.

TECHNICAL FIELD

[Field of the Invention]This invention relates to the on-line system etc. which perform remittance in on-line smoothly especially about the system etc. which make on-line shopping using the Internet possible

PRIOR ART

[Description of the Prior Art]In recent years, Electronic Commerce Technology Division (EC:Electronic Commerce) which is a commercial transaction in the on-line which uses the Internet attracts attention greatly. For example, in the virtual shop which is an online shop, a user first chooses the goods which are pleasing from the page of the "electronic catalog" containing the picture of the goods on a homepage, or an explanatory note. And if buttons, such as "purchase", are clicked, it can move to the page which inputs the destination and personal information on goods. Then, an address, a name, means of settlement (a bank transfer, a money order, cash on delivery, a credit card, etc.), etc. were specified, and purchase procedure is completed by sending the data to a sender.

[0003]Although the goods selection in such a virtual shop has a fault, like it is inferior to at-a-glance visibility compared with the catalog of paper, it is a dealings form with a big advantage -- the goods wished to have from huge merchandise information, for example by a search service can be chosen simply, and goods can be promptly obtained from the newest information. Since the convenience is high, Electronic Commerce Technology Division becomes effective especially, when quick dealings of reservation of an airline ticket, etc. are required. Thus, for consumers, shopping based on the newest information of on-line shopping becomes possible, and at a house for a vender, It is a point which is unnecessary as for many of costs and equipment of the store etc. to cut, and can be targeted at the broad consumers who do not choose the area, and can reduce time and effort, such as mailing of a catalog, and the cost of those, and is a dealings form which has a big merit for both.

EFFECT OF THE INVENTION

[Effect of the Invention]As mentioned above, as explained, according to this invention, it becomes possible to build the remittance system which those who think of it as those who pay prescribed amount of money can use in comfort by time and effort equivalent to on-line transfer.

TECHNICAL PROBLEM

[Problem to be solved by the invention]However, it cannot be said that the spread of on-line shopping which especially used the Internet in our country is by no means quick. The anxiety to means of settlement is mentioned as one of causes. At present, the settlement of accounts which consumers use on a network has the purchase in use by a bank transfer, cash on delivery (goods exchange), and a credit card. However, in transfer, since it remits before seeing goods, anxiety always hangs around consumers. In cash on delivery, it certainly needs to be at home at the time of the receipt of goods, and there is a problem in respect of convenience. In purchase by a credit card, in order to go back and forth an important information, including individual credit card etc., network top, we are anxious about "spoofing" by a third party. Even if the safety of data is securable on the Internet which is a transmission line, the online shop side which receives a card number may commit injustice, and will hesitate purchase from the problem of security for consumers in many cases.

[0005]As what improves these means of settlement, when a third party intercedes, the system which performs safe remittance exists. In this system, consumers perform a credit card and cash transfer to a specific broker, and a seller receives payment after dispatch of goods. However, since it remits to a mediatory contractor, this system will take double time when trading. It is high and the procedure in registration etc. is troublesome, and further, a commission also needs to tell personal information to a broker and cannot fully utilize it from the problem of trust. Therefore, the bank etc. which consumers can trust are mediated and the system which can remit easily on-line is called for strongly safely.

[0006]There is a place which is made in order that this invention may solve the above problems, and is made into the purpose in providing the safe means of payment in which guarantee money exists simple in Electronic Commerce Technology Division. Via a third party, other purposes are time and effort equivalent to on-line transfer, and there are in building the remittance system which those who think of it as those who pay prescribed amount of money can use in comfort.

MEANS

[Means for solving problem]When the account only for payment of shopping which exists temporarily is made from the basis of this purpose, and this invention as one of the functions of an on-line bank and a seller and a buyer apply Locke to an account mutually, the safe means of

payment in which guarantee money exists is provided simple. Namely, this invention is an online payment system made via a network by Hazama, a vender and a buyer, and a buyer, Require generation of an account temporarily which is set up for every dealings to a financial institution, and. Locke for regulating liquidation by a vender to an account directions and temporarily [of the payment to an account / this] temporarily is hung, and a vender recognizes the contents of the account via a network temporarily, and he can be characterized by hanging Locke for regulating liquidation by a buyer to an account temporarily [this].

[0008]It is desirable at the point that the amount of money can be held where liquidation by a buyer is regulated, when being characterized by performing dispatch of goods etc. here, after hanging a vender the lock which regulates liquidation by the buyer to an account temporarily [this], and dispatch of goods etc. can be performed in the safe state. A vender can be characterized by checking that the lock from the buyer to an account has been canceled temporarily [this], and moving the amount of money received by the account temporarily. This invention can be applied also to the general settlement of accounts which is not necessarily related with article transaction. Namely, this invention is an online payment system made via a network by Hazama, the 1st user and the 2nd user, and the 1st user, Require generation of an account temporarily which is set up for every dealings to a financial institution, and. Hang the lock for regulating liquidation by the 2nd user to an account directions and temporarily [of the payment to an account / this] temporarily [this], and the 2nd user, The contents of the account are recognized via a network temporarily, and it can be characterized by hanging the lock for regulating liquidation by the 1st user to an account temporarily [this].

[0009]On the other hand, this invention is the means of settlement in the on-line shopping made via a network by Hazama, the vender of goods, and the buyer of goods, Hang the 1st key that only this buyer can access from the buyer side on an amount of money required for dealing, and it deposits to a financial institution, Where it hung the 2nd key that only this vender can access from the vender side to this amount of money and the 1st key is hung, it can be characterized by the ability of a buyer not to move [a vender's being unable to move the amount of money, and] the amount of money where the 2nd key is hung.

[0010]The amount of money deposited with this financial institution pays, and is paid in to a momentary account for exclusive use, and the 1st key and 2nd key can be characterized by being hung to an account temporarily. This financial institution transmits to a buyer temporarily, and the setting screen of an account a buyer, According to this setting screen, an account receives an amount of money required for dealing temporarily, and transmit the setting request of an account to a financial institution temporarily, and. Hang the 1st key to an account temporarily [this] if needed, and a financial institution transmits the setting screen of an account to a vender temporarily, and it can be characterized by receiving the demand which hangs the 2nd key if needed. A vender ships goods to a buyer, after hanging the 2nd key on the amount of money, and when a buyer pays a vender the amount of money, he can be characterized by removing this 1st key from the amount of money. According to these invention, restriction is provided in the procedure of the usual bank transfer, and it becomes possible to consider it as guarantee money

and to perform these operations to instead of [which does not move instance] simple on on-line.
 [0011] This invention is the means of settlement in the on-line shopping made via a network between a vender and a buyer. A temporary account set up for every dealings based on the directions from the buyer by on-line is formed. Directions of payment should do from a buyer with on-line to this temporary account formed. After moving the amount of money received by this temporary account based on the directions from the vender by on-line and moving the amount of money, this temporary account is extinguished automatically.

[0012] The key by the side of a buyer is hung from a buyer with on-line to this temporary account here. The key by the side of a vender is hung from a vender with on-line to this temporary account. The amount of money which exists in this temporary account when the key by the side of a buyer is hung on a temporary account is unmovable by a vender. When the key by the side of a vender is hung on this temporary account, it can be characterized by the amount of money which exists in a temporary account being unmovable by a buyer. Thus, it becomes possible to build the remittance system which consumers and an on-line store can use in comfort by time and effort equivalent to on-line transfer without a third party by a seller and a buyer locking mutually at an account.

[0013] Invention from other viewpoints bundle **** and this invention. It is connected on a network and is a server which functions as an on-line bank in the case of settlement of accounts in on-line shopping. A receive section which receives a setting request of an account, and amount information which should pay an account temporarily [this] temporarily which is used for the payments of on-line shopping from a buyer's terminal connected to a network, Temporarily create an account temporarily based on a setting request and amount information which were received. An account preparing part. It is characterized by storage part which memorizes information about an account temporarily which was created, and a thing which forbid movement of the amount of money by the others other than this buyer from a buyer's terminal to an account temporarily [this] and for which the following was comprised without accumulating and being alike.

The buyer side key information.

A key information receive section which receives the vender side key information for forbidding movement of the amount of money by the others other than this vender from a vender's terminal connected to a network.

Based on this received buyer side key information and the vender side key information, it is an account lock operation part temporarily to which a locked position of information about an account is changed temporarily which was memorized by storage part.

[0014] Season the information about an account with change of the locked position by an account lock operation part temporarily [this] temporarily [this], and it memorizes to a storage part. If characterized by having further a transmission section which transmits the information about an account temporarily which was memorized by this storage part to the buyer and the vender, it is desirable at the point that it becomes possible to grasp a locked position in both who are trading,

and on-line shopping can be performed smoothly. If characterized by having further an account amount-of-money moving section which moves the amount of money stored in the account temporarily temporarily [this] based on the demand from change, buyer, or vender of the locked position by an account lock operation part, it will become movable [the amount of money by safe and simple on-line].

[0015]Bundle **** and this invention are characterized by that a server which functions as an on-line bank in the case of settlement of accounts in dealing between both comprises the following from other viewpoints to a buyer and a vender who were connected on a network. It is an account preparing means temporarily which creates a momentary account for exclusive use used in the case of dealing.

A transmitting means which transmits the contents of the account to a buyer and a vender via a network temporarily which was created.

A reception means which receives from a vender whether it receives from a buyer whether an account is locked temporarily via a network so that a vender cannot convert into money without permission, and an account is locked temporarily so that a buyer cannot convert into money without permission via a network.

Thus, by locking to an account temporarily mutually, where guarantee money of each other is secured, a commercial transaction can be performed, and it becomes possible to settle unstable on-line shopping safely and simple generally.

[0016]Here, settlement of accounts can be performed by it being characterized by this transmitting means's adding temporarily the result received by the reception means to the contents of the account, and transmitting to a buyer and a vender via a network, checking the contents mutually. A reception means can be characterized by receiving the demand of amount-of-money movement to an account from a buyer temporarily, when not locked from the vender, and receiving from a vender, when not locked from the buyer.

[0017]On the other hand, this invention is characterized by that a seller's terminal which performs settlement of accounts accompanying dealing between users on-line comprises:

A displaying means which receives and displays the contents of the account for performing settlement of accounts accompanying dealing.

A means for locking which gives Locke to an account so that a user cannot convert into money without permission based on the contents of the account displayed by this displaying means. If it is characterized by receiving and displaying the contents of the account which added the condition of Locke who can give to an account so that the others cannot convert into money without permission by a user, this displaying means, It is desirable from the point which recognizes the access state over the account of the user who is a buyer in the seller's terminal side, and can perform smooth settlement of accounts.

[0018]

[Mode for carrying out the invention]Hereafter, based on the embodiment shown in an accompanying drawing, this invention is explained in detail. Drawing 1 is a figure for explaining the system configuration in this embodiment. The mark 11 is a user (Buyer) who are the

consumers (buyer) who will want if you would like to purchase goods. 12 is a financial institution (Bank) as the on-line bank (Online Bank) which owns the user's 11 account, and is functioning as a web server of the system in this embodiment. 13 is a vender (Seller) who is the online shopping site which has tied up with the financial institution 12 which provides service. 14 is networks, such as the Internet, and the user 11, the vender 13, and the financial institution 12 as a web server which are web terminals are connected with this network 14, respectively, this user 11 -- the 1st user and the vender 13 -- as the 2nd user -- ***** -- things are made.

[0019] For example, the terminal of this user 11 and the vender 13 is software, such as a web browser, PC which it had, and by Hazama, the user 11 and the vender 13, For example, it is possible to perform communication using an E-mail, etc. or to display browsing of the homepage of the financial institution 12, the account information sent, etc. on a display. The input means of the pointing device of specifying creation of an account temporarily or inputting the amount of money, a keyboard, etc. mentioned later is offered. According to this embodiment, the concept of an account (Account) is introduced temporarily are temporarily generated by the financial institution 12 as the means of settlement on the occasion of Electronic Commerce Technology Division through the network 14 which is dealing with the user 11 and the vender 13. Operation is performed from both with the user 11 and vender 13 side to an account temporarily [this], and the safe settlement of accounts in both is enabled by having a mechanism which acts as Locke so that it cannot convert into money without permission to an account temporarily [this].

[0020] Drawing 2 is a block diagram showing the composition of the financial institution 12 which is a web server. In drawing 2, using HTTP etc., transmission and reception of a web terminal and data are performed via the network 14, for example, the transmission and reception section 21 can receive the setting request and the contents of payment of the account temporarily, or can receive lock information from both with the user 11 and vender 13 side. As opposed to each terminal, the web page of the financial institution 12 which can do setting out of an account temporarily is transmitted. The account aggregation storage part 22 is a database for holding the states (a customer, balance, classification, etc.) of all the accounts in the financial institution 12, and the contents of the account are also stored temporarily. The exchange of data is performed by Hazama of all the Brock who indicates it in drawing 2 as this transmission and reception section 21 and the account aggregation storage part 22.

[0021] In the web server of the financial institution 12, The momentary account preparing part 25 for creating an account temporarily based on a demand of the customer authentication part 23 which performs a customer's login attestation using user ID and a password, the account aggregation display 24 which functions so that the list of what kind of account this customer has may be shown, and a customer, and temporarily The balance of an account, Move the amount of money in the momentary account dissolution part 27 for canceling an account the momentary account status display part 26 for displaying the user ID of the user 11 and the vender 13, and each Locke's condition, and temporarily which was generated, and an account to an another account, ATM, etc., or (Payment), Conversely, it has the account lock operation part 29 temporarily to which the locked position of an account is changed the account amount-of-money

moving section 28 which functions as paying in, and temporarily. In this account amount-of-money moving section 28, if it is operation to an account temporarily, the check of the locked position in the account status display part 26 will be performed temporarily, for example.

[0022]Drawing 3 is a figure showing the flow of the whole system configuration in this embodiment. Drawing 3 shows the exchange between the user 11 as a buyer, the financial institution 12, and the vender 13. First, an order is placed from the user 11 to the vender 13 (Step 101). Accessing the vender's 13 homepage using the Internet for example as this order, a problem does not have the order by a certain telephone from the former besides methods, such as pushing 'purchase' button, either. The vender 13 who received this order transmits an electronic invoice (bill) to the user 11 (Step 102). This electronic invoice can summarize information, including a payee, a contact, the amount of a payment, etc., and it can constitute it from the former as what was enciphered by a certain the 'public key', for example so that it cannot alter, although the user 11 can be checked.

[0023]The user 11 who received the electronic invoice presents an electronic invoice to the financial institution 12, or inputs necessary information, and he performs temporarily creation request of the account 50, and operation over which the lock to the account 50 is covered temporarily [the] (Step 103). The account 50 is a temporary account which can be operated on-line for holding only the required amount of money and remitting to the fixed partner (in this case, vender 13) temporarily [this]. The financial institution 12 which received the creation request of the account 50 presentation and temporarily [of this electronic invoice] creates the account 50 temporarily in the form which moves the amount of money from the usual account of that financial institution 12 which the user 11 has, for example. However, when there is usually no account, for example, you may constitute so that the account 50 may not be established without the remittance from the user 11 temporarily. The financial institution 12 notifies temporarily [this] the user 11 written on the vender 13 and the electronic invoice of the right to access and the information on the account 50. At this time, a required amount of money required for dealing is held temporarily at the account 50, and it is in the state where the user side lock 51 was locked, and the state where it is not locked has the vender side lock 52. This user side lock 51 is locked so that it cannot convert into money without permission by the vender 13, and only the user 11 who is the credit of the lock from the others and is not can re-move it.

[0024]The vender 13 locks the vender side lock 52 of the account 50 temporarily which was specified, after notifying from the financial institution 12, and he checks the contents of the account 50 temporarily (Step 104). This is fixed and, at present, neither the user 11 nor the vender 13 can move the amount of money of the account 50 by it temporarily. That is, it is in the state where both the user side lock 51 and the vender side lock 52 were locked, and either cannot move the amount of money, either. In this stage, the vender 13 can ship goods in comfort (Step 105). The user 11 who received dispatch of goods cancels the user side lock 51 in the account 50 temporarily, after checking the contents of goods (Step 106). The vender 13 who got to know this release becomes possible [moving the amount of money in the account 50 to one's account temporarily, and receiving payment] (Step 107). After this processing, the account 50 becomes

invalid and the amount of money beyond it does not move it temporarily.

[0025]Drawing 4 is a flow chart which shows the flow of processing from creation of the account 50 to disappearance temporarily. The lock of the user side lock 51 by the user 11 is performed after creation (Step 111) of the account 50 temporarily (Step 112). The payment (Step 113) by the user 11, or after there is usually amount-of-money movement from an account, the notice of the account 50 is made to the vender 13 temporarily (Step 114). The vender 13 locks the vender side lock 52 of the account 50 temporarily (Step 115), and the amount-of-money check by the vender 13 is performed (Step 116). Here, it may constitute so that the vender side lock 52 may be locked after performing an amount-of-money check. When it is judged whether there is any required amount of money or there is nothing (Step 117) and there is no required amount of money in the account 50 temporarily, dealings are failing (Step 118) and the notice to the user 11 is performed, and it returns to Step 113 and waits for the payment by the user 11. Dispatch of goods is performed by the vender 13 when there is the required amount of money (Step 119). Dealings are failing when it cannot be convinced to (Step 120) and goods by the goods check by the user 11 (Step 121). When it can be convinced to goods, the lock of the user side lock 51 of the account 50 is canceled by the user 11 temporarily (Step 122). Pulling down by the vender 13 becomes possible (Step 123), and the amount of money is moved to the vender's 13 usual account, etc. by this lock release from the account 50 temporarily. Then, the account 50 finishes the role and disappears temporarily (Step 124).

[0026]Drawing 5 is the flow chart which showed the processing to the move demand of the amount of money in the account 50 temporarily. When there is a move demand of the amount of money in the account 50 temporarily (Step 131), Locke's existence by others is judged (Step 132). That is, for the vender 13, if user side Locke 51 is not canceled, the amount of money is unmovable, and if vender side Locke 52 is not canceled, the amount of money is unmovable for the user 11. When Locke by these others has, movement goes wrong (Step 133), and movement is successful when there is not Locke by others (Step 134). With the function of the account 50, safe Electronic Commerce Technology Division which held guarantee money by the user 11 and vender 13 side becomes possible by this embodiment such temporarily.

[0027]Next, processing of this system is explained using the example of a concrete output picture using drawing 6 - drawing 10. These output pictures can be displayed on the displaying means of the user 11, the vender's 13 display, etc. Drawing 6 is a figure showing an example of the login screen to Internet banking. Here, the state where the user 11 accessed Internet banking by the financial institution 12 called a TRL bank, and the login screen was displayed is shown. The user 11 who wants login enters the user ID 61 and the password 62 which are registered as Internet banking of the financial institution 12, and operates the login key 63.

[0028]Drawing 7 is a figure showing an example of a screen when login is successful, here the user ID display 64 in which it succeeded is made, and he is the user 11 -- "the account aggregation 65 which Mr. Mizuta" holds at present is displayed. Here, in wishing creation of the account 50 temporarily, it selects the account creation menu 66 from the menus in the lower berth temporarily. It becomes possible to direct creation of the account 50 to the financial